

The Honorable Robert S Lasnik

JAMES MCDONALD  
14840 119<sup>th</sup> PL NE  
Kirkland, WA 98034  
Phone (425) 210-0614  
In Pro Per

UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF WASHINGTON  
AT SEATTLE

In Re:	)	NO.: C10-1952RSL
	)	
	)	
JAMES MCDONALD	)	Motion for Reconsideration
Plaintiff	)	Order Denying FCRA Claim
v	)	in Amended Complaint
ONEWEST BANK, FSB, et al.,	)	
Defendants.	)	
	)	Noting Date: March 6, 2012

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COMES NOW, Plaintiff James McDonald and files this Motion for Reconsideration regarding including Plaintiff's FCRA claim within the First Amended Complaint.

Plaintiff erred in not stating in the Amended Complaint that he had notified the three credit agencies: Experian, TransUnion and Equifax of the dispute. Plaintiff mailed a notice of dispute to the agencies on or around June 29, 2010. Plaintiff received a response from TransUnion and Experian (Exhibit 1), but did not receive a response back from Equifax. Plaintiff apologizes to the Court for not making that clear in the Amended Complaint but actually did meet the requirement of bringing in a claim of violations of the FCRA and respectfully requests the Court to reconsider allowing the claim to move forward.

Plaintiff declares under the penalty of perjury that the foregoing is truthful.

/s/ James McDonald -  
James McDonald  
Pro Se

James McDonald  
14840 119<sup>th</sup> PL NE, Kirkland, WA 98034

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Motion for

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Certificate of Service  
I hereby certify that on the 6 day of March, 2012 the foregoing was electronically filed with the Clerk of the Court using the ECF system, which sent notification and therefore served the following:

Heidi Buck  
Routh Crabtree Olsen  
13555 SE 36<sup>th</sup> ST Suite 300  
Bellevue, WA 98006

/s/ James McDonald  
James McDonald  
Pro Se

Exh. 6.1 1

\*\*\* 223039421-006 \*\*\*

PO Box 2000  
Chester, PA 19022



P16ZT00200808-1003519-012738223

JAMES BRADLEY MCDONALD  
[Redacted]  
[Redacted]

TransUnion.  
07/31/2010

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of any company we may have contacted for information. Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.custhelp.com>.

### Investigation Results

ITEM	DESCRIPTION	RESULTS
[Redacted]	INDYMAC BK HOME LN SVC	# [Redacted] VERIFIED, NO CHANGE
[Redacted]	[Redacted]	# [Redacted] VERIFIED, NO CHANGE
[Redacted]	[Redacted]	# [Redacted] VERIFIED, NO CHANGE
[Redacted]	ADJUSTABLE RATE MORTGAGE	# [Redacted] DELETED



Prepared for  
JAMES BRADLEY MCDONALD  
Report number  
0266-9355-14

Report date  
August 16, 2010  
www.experian.com/disputes

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## Investigation results

### About our dispute verification process

This summary shows the revision(s) made to your credit file as a result of the verification we recently completed. If you still question an item, then you may want to contact the source of the information.

The federal Fair Credit Reporting Act states that you may:

- request a description of how we verified the information, including the business name and address contacted and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have reviewed your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

### How to read your results

**Deleted** - This item was removed from your credit report

**Remains** - This item has been verified as accurate

**Updated** - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you.

**Reviewed** - This item was either updated or deleted; review this report to learn its outcome

### Results

We completed investigating any items you disputed with the sources of the information and processed any other requests you made. Here are the results:

Credit items	Outcome
[REDACTED]	Remains
[REDACTED]	Reviewed
[REDACTED]	Remains
[REDACTED]	Updated
ONEWEST BANK 0911,...	Updated
ONEWEST BANK 0911,...	Updated

Visit [experian.com/status](http://experian.com/status) to check the status of your pending disputes at any time

What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order your VantageScore, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

\*\*\*\*\*MIXED AADC 605  
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JAMES BRADLEY MCDONALD  
[REDACTED]

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